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"We strive to find the best mortgage terms available for each of our clients"



Quick Mortgage Search

Fill out our short online form to get a quote now!



Call a Specialist

Our advisor is waiting to take your call



Request a Call Back

Get our specialist to call you back



Welcome to 1st Rate Mortgages and Loans Belfast

1st Rate Mortgages and loans, based on University Street, **Belfast**, Northern Ireland, with a second office in **Wickford, Essex** are here to assist you find the right **mortgage** or **re-mortgage**. Whether you are a new or 1st time buyer, have had a Repossession, **Adverse Credit** ratings, IVA or been Bankrupt, we may be able to help because we specialise in finding the right lender for your individual needs in difficult and awkward cases. Our whole of market status offers us access to the majority of UK lenders and our aim is to meet mortgage and property finance needs. Our aim is simple

" We strive to find the best mortgage terms available for each of our clients"

When we are clear about your mortgage requirements and personal situation we look at every mortgage option available to ensure you get the best one for your on-going needs.

Whether you have an imminent or previous repossession, county court judgments, mortgage or rent arrears, defaults, bankruptcy or IVA.

We are not mortgage lenders; we are whole of market mortgage brokers who specialise in helping clients find the right mortgage for clients with problems. Your advisor will be a listening, talking encyclopedia of mortgage lenders who deal sympathetically with clients just like you. You will deal with one advisor who will strive to solve your problem in a friendly and efficient manner.

We would be pleased to provide you with a personal illustration based on your circumstances. Your initial consultation is free and can be carried out in our office or by telephone, post and e-mail. Alternatively you can complete the downloadable application form and return it by post or fax and we can then prepare some figures for you before calling you back.

The Financial Services Authority does not regulate some forms of buy to lets, commercial loans and secured loans

Adverse Credit/Credit Problems - The overall cost for comparison is 8.9% APR. The actual rate available will depend upon your circumstances. Ask for a personalised illustration.

There will be a fee for mortgage advice. The precise amount will depend upon your circumstances but we estimate that it will be 1% of the loan amount (i.e £1000 on a £100,000 mortgage). There are additional fee payment options.

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP REPAYMENTS ON A MORTGAGE OR ANY OTHER DEBT SECURED ON IT

QUICK QUOTE

By submitting this information you have given us your agreement to receive verbal contact from us to discuss your

Full name and Telephone

Email Address

Call Me

Please Choose

(In the)

Please Select

Purpose

Please Select

Property Value (£)

Outstanding (£)

Amount Required (£)

Quote Me

You voluntarily choose to provide details to us via this website. Personal information will be treated as confidential by us and held in accordance with the Data Protection Act 1998. You agree that such personal information may be used to provide you with details of services and products in writing by

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